

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Joseph G. Alonzo</u> | Social Security number or ITIN | xxx-xx-2010 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | <u>Brigida F. Alonzo</u> | Social Security number or ITIN | xxx-xx-6590 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 18-19666-SLM | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph G. Alonzo

Brigida F. Alonzo

7/15/21

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph G. Alonzo
Brigida F. Alonzo
Debtors

Case No. 18-19666-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jul 15, 2021

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Joseph G. Alonzo, Brigida F. Alonzo, 6 Gifford Court, East Hanover, NJ 07936-3054 |
| 517526268 | + Navient, Po Box 3229, Wilmington, DE 19804-0229 |
| 517540602 | Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366 |
| 517526270 | + Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360 |
| 518190739 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245 |
| 517568719 | + VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013 |
| 517526276 | + Volkswagen Credit, Inc/Audi, PO Box 3, Hillsboro, OR 97123-0003 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 15 2021 20:28:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 15 2021 20:28:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517562386 | EDI: BECKLEE.COM | Jul 16 2021 00:28:00 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517526252 | + EDI: AMEREXPR.COM | Jul 16 2021 00:28:00 | Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540 |
| 517629423 | + EDI: AISACG.COM | Jul 16 2021 00:28:00 | BMW Financial Services NA, LLC, c/o AIS Portfolio Services, LP, 4515 Santa Fe Ave Sept APS, Oklahoma, OK 73118-7901 |
| 517535131 | + EDI: AISACG.COM | Jul 16 2021 00:28:00 | BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 517526253 | + EDI: BANKAMER.COM | Jul 16 2021 00:28:00 | Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012 |
| 517526254 | + EDI: TSYS2.COM | Jul 16 2021 00:28:00 | Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015 |
| 517526256 | + EDI: CAPITALONE.COM | Jul 16 2021 00:28:00 | Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 517636490 | EDI: BL-BECKET.COM | Jul 16 2021 00:28:00 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517526261 | + EDI: CITICORP.COM | Jul 16 2021 00:28:00 | Citibank, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040 |

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| 517654236 | + EDI: CITICORP.COM | Jul 16 2021 00:28:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493 |
| 517526262 | + EDI: CITICORP.COM | Jul 16 2021 00:28:00 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 |
| 517526263 | + EDI: CITICORP.COM | Jul 16 2021 00:28:00 | Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040 |
| 517526264 | + EDI: WFNNB.COM | Jul 16 2021 00:28:00 | Comenity Bank/anntylr, Po Box 182273, Columbus, OH 43218-2273 |
| 517526275 | + EDI: CITICORP.COM | Jul 16 2021 00:28:00 | Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040 |
| 517631330 | EDI: Q3G.COM | Jul 16 2021 00:28:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 517526265 | + EDI: FSAE.COM | Jul 16 2021 00:28:00 | FirstSource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609 |
| 517546589 | + EDI: HY11.COM | Jul 16 2021 00:28:00 | Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809 |
| 517526266 | + EDI: IRS.COM | Jul 16 2021 00:28:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 517526257 | EDI: JPMORGANCHASE | Jul 16 2021 00:28:00 | Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517526267 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 15 2021 20:28:00 | Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043 |
| 517645769 | Email/PDF: resurgentbknofications@resurgent.com | Jul 15 2021 20:43:05 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517526269 | + EDI: NAVIENTFKASMSERV.COM | Jul 16 2021 00:28:00 | Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500 |
| 517634055 | EDI: PRA.COM | Jul 16 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541 |
| 517651371 | EDI: PRA.COM | Jul 16 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541 |
| 517634044 | EDI: PRA.COM | Jul 16 2021 00:28:00 | Portfolio Recovery Associates, LLC, c/o Jetblue Rewards Card, POB 41067, Norfolk VA 23541 |
| 517621865 | EDI: SALLIEMAEBANK.COM | Jul 16 2021 00:28:00 | Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319 |
| 517526273 | + EDI: RMSC.COM | Jul 16 2021 00:28:00 | Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 517527727 | + EDI: RMSC.COM | Jul 16 2021 00:28:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517526274 | + EDI: RMSC.COM | Jul 16 2021 00:28:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
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| 517568561 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517526255 | *+ | Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015 |
| 517526258 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517526259 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517526260 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517526271 | *+ | Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360 |
| 517526272 | *P++ | STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602 |

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Denise E. Carlon | on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Lee Martin Perlman | on behalf of Joint Debtor Brigida F. Alonzo ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com |
| Lee Martin Perlman | on behalf of Debtor Joseph G. Alonzo ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 6